

In the claims:

All of the claims standing for examination are reproduced below for with indication of status.

1-9. (Canceled)

10. (Previously presented) An interactive method for transferring funds from or to a user's financial account held at one institution and a user's financial account held at another institution comprising steps of:

- (a) inputting in a data field within a single interface accessed by the user on an Internet Network a transfer amount;
- (b) selecting from a data menu within the single interface a date for the funds transfer to execute;
- (c) selecting from a data menu within the single interface a financial institution and associated account number of an account the transfer amount will be taken from, the financial institution providing access to the user's financial account via a Web page requiring the user at least log-in with a name and password to access the user's financial account;
- (d) selecting from a data menu within a single interface a financial institution and associated account number of an account the transfer amount will be deposited to, the financial institution providing access to the user's financial account via a Web page requiring the user at least log-in with a name and password to access the user's financial institution;
- (e) submitting the transfer funds order to be executed on the selected date; and
- (f) initiating the transfer on the requested date by proxy over the Internet network on behalf of the user;
- (g) navigating by the proxy to the Web pages of the financial institutions via an automated browser on the Internet;

(h) accessing the user's financial accounts with the user's account name and password and interacting with the Web pages to transfer funds either from or to said financial accounts, as if the user.

11. (Canceled)

12. (Previously Presented) The method of claim 10 wherein in step (a), the single interface is a hyper-text-markup-language interface.

13. (Original) The method of claim 10 wherein in step (a), the transfer amount is input by selecting from a list of available amounts.

14. (Original) The method of claim 10 wherein the method is practiced by a user operating a remote computer node connected to the network.

15. (Original) The method of claim 14 wherein the computer node is a personal computer with Internet accessibility.

16. (Original) The method of claim 14 wherein the computer node is a cellular telephone with Internet accessibility.

17. (Original) The method of claim 14, wherein the computer node is a personal digital assistant with Internet accessibility.

18-25. (Canceled)